

## Part 6. Vehicle information

New Jersey residents must title and register their vehicles before driving on public roads. When driving, they must have the vehicle's valid registration with them. This chapter covers vehicle registration. It also discusses license plates, vehicle inspections and liability insurance.

### ► Vehicle title and registration

If you live in New Jersey and buy a new or used car, you must title and register it before you drive it on public roads. If you move into the state, you must title and register your motor vehicle within 60 days (or sooner if your out-of-state registration expires before then).

#### How to title a new vehicle

- Obtain the title through the dealership; or
- Obtain the manufacturer's certificate of origin assigned to you, check that the document has the sales tax satisfied stamp on the back. Then take these documents to any agency and pay the required titling fee.

#### How to title a used vehicle

- Complete the reverse side of the title with the buyer's name, address, the date of sale, mileage odometer reading, sale price and buyer's signature. New Jersey law states a vehicle classified under the lemon law must have that classification on the title. For information about the Lemon Law contact the Lemon Law Unit of the Division of Consumer Affairs at (973) 504-6200.
- Complete the sales tax form at any MVS agency. The buyer must pay 6 percent sales tax on the purchase price.



- Present the signed title, sales tax form, the sales tax fee (or proof of payment) and pay the required titling fee.

**Note:** To avoid a \$25 penalty when you buy a used car, transfer the title within ten business days of the sale.

## How to replace a title

- Present proof of certification as required by MVS.
- Pay the required fee.

**Note:** To complete this transaction by mail, call (888) 486-3339 toll free in New Jersey or (609) 292-6500 from out of state.

## How to complete an initial registration

- Complete an application at any agency. Write your current vehicle insurance company name and your policy number on the application. For out-of-state titles, secure the original title from the lienholder or leasing company.
- Show proof of vehicle ownership. For a new vehicle, a manufacturer's certificate of origin and a dealer's certificate of sale are proof. For a previously owned vehicle, a title signed by the previous owner is proof. For a leased vehicle, get a power of attorney from the leasing company.
- Show proof that you've paid the required sales tax, or pay the tax at the agency.

## Registration renewal

MVS mails renewal notices before the annual registration expires. Just fill out the renewal form and mail to MVS with your check or money order. If you don't receive a renewal form in the mail, you may renew in person at any agency.

A quick, easy way to renew your car, boat, trailer or motorcycle registration is through AccessDMV, the new online and phone transaction services. To use the free 24-hour-a-day service; have your new registration renewal form, valid insurance ID card and credit card handy, then:

- Call toll free (877) DMV-NJ4U (368-6548) **or**
- Go online at [www.accessdmv.com](http://www.accessdmv.com)

You can also order specialty plates or change your address while processing your renewal online.

Passenger and light truck vehicle owners will receive **two decals** with their registration renewal that owners must display in the upper right corner on the front and the rear license plate.

**Note:** In New Jersey you must be at least 17 years old to register a vehicle.



To operate **snowmobiles and all-terrain vehicles** (ATVs) on or across a public highway or on public land or water, you must register them. You must title and register your boat if it's greater than 12 feet in length. Also, you must register all motor-powered boats, including those with outboard motors, whatever the length.

It is your responsibility to keep your registration certificate current. The fine for driving without the current registration certificate in your vehicle is up to \$100.

Report a **change of address** within one week. Report **name changes** within two weeks (see page 10). Call our customer assistance line at (888) 486-3339 toll free in New Jersey or (609) 292-6500 from out of state, or go in person to any agency for information about making these changes.

## Title and registration corrections

For most title or registration corrections that you'll do at any agency or by mail, follow the chart below for required proof.

| Title or registration change       | Required proof  |
|------------------------------------|---|
| vehicle type, make and year        | written statement by owner confirming vehicle identification number (VIN) or dealer verification, vehicle photo |
| registration code, expiration date | previous registration   |
| mileage                            | notarized odometer statement  |
| weight                             | certified weight slip   |
| color, Axles                       | none  |

There is no charge for a title or registration correction if MVS clearly caused the error. Otherwise, title correction charges are \$20 and registration corrections are \$5. By mail, send a copy of the document that you need corrected, the supporting information as noted above, a check or money order and the specific change request to: Motor Vehicle Services, Data Base Corrections Unit, P.O. Box 141, Trenton, NJ 08666-0141.

## License plates

At registration, you will receive two license plates (one for trailers, motorized bicycles and motorcycles). Attach one plate to the front and another to the rear of the car, at least 12 inches, but less than 48 inches above the ground. Both plates must be clean and visible. The rear plate must be



lighted so it shows from 50 feet at night, even with reflectorized plates. Using license plate holders that obscure or conceal any lettering on the license plate is a violation with a fine of up to \$100, up to \$200 for habitual offenders.

### Important facts about license plates

- Report lost or stolen plates to your local police. Retain a copy of the complaint.
- Replace lost or damaged plates within 24 hours at any agency and turn in the old plates at an agency or inspection station.
- Transfer the plates to your new vehicle. Most plates are transferable.

If you sell your vehicle and do not transfer the plates to another vehicle, turn in your old plates at an agency or inspection station, ask for a receipt and keep it in a safe place.

- Obtain information about personalized plates from any agency, or call (888) 486-3339 toll free in New Jersey or (609) 292-6500 from out of state.
- Place only valid plates on your vehicle. Forged or counterfeit license plates on any motor vehicle may result in a fine of up to \$500, up to 60 days imprisonment, or a license suspension of up to six months, or both.

### Plates/placards for disabled persons

License plates and placards are available for disabled persons at no charge to allow them to park in specifically-designed spaces.

- Register the vehicle in the name of the disabled person or in the name of a family member.
- Have the disabled person and his/her physician who certifies the disability fill out the application form.
- Receive up to two sets of plates (for more than one vehicle) and one placard.

To obtain a temporary placard, apply to your local chief of police. The cost for each temporary placard is \$4, which is issued for six months and is renewable once for an additional six months.



### Vehicle inspection

All gasoline-fueled cars, motorcycles and trucks registered in New Jersey must pass state safety and emissions inspections every two years at a state inspection station or a private state-licensed garage. MVS inspects diesel-fueled passenger vehicles and trucks registered under 10,000 pounds for safety only. MVS may require these vehicles to undergo occasional roadside spot inspections. After passing, an MVS licensed inspector will place a sticker in the lower left corner of the windshield (see next page) that shows the expiration date. No other sticker can appear in the left corner of the windshield unless approved by the

MVS Director. If you drive a vehicle with an expired inspection sticker, the courts may fine you \$100-\$200 and/or invoke imprisonment for up to 30 days, and MVS may revoke your registration. To restore a suspended registration, you must pay \$50.

MVS and the State Police conduct random roadside inspections on trucks and heavy-duty diesel vehicles over 18,000 pounds. MVS requires annual opacity (smoke emissions) inspections of these trucks at licensed Diesel Emissions Inspection Centers within 90 days of their registration renewal month. For vehicles that fail roadside inspections, the fines are: \$700 for the first offense, reduced to \$150; or \$1,300 for subsequent offenses, reduced to \$500. The court may reduce these fines if the owner presents satisfactory evidence that s/he has corrected the problem before the court date.

## New vehicles

MVS authorizes new car dealers licensed in New Jersey to inspect a vehicle before delivery to the buyer. The owner must take a new car purchased in another state for inspection within 14 days after registration. The inspection sticker for new cars is valid for two years.

## Used cars

The owner has the option to take the vehicle for inspection within 14 days after registration or accept the time left on the previous owner's inspection sticker.

## General inspection information

- Take your gasoline-powered commercial vehicle every two years for inspection and/or reinspection to a state or private inspection station. MVS also conducts roadside inspections.
- Bring your valid license, the new vehicle registration and the valid insurance identification card with you to show the inspector at the state's centralized lanes or private inspection facility of your choice.
- Have your motor vehicle inspected within 14 days after registration when you move from another state to New Jersey.
- Take your motorcycle for inspection every two years.



- Take high-rise and reconstructed vehicles to specially-equipped inspection stations in Winslow, Asbury Park and Morristown. Call (888) 486-3339 for more information.

**Note:** NJDOT inspects commercial buses; MVS inspects school buses twice a year.

## Inspection program details

To meet state and federal safety standards, MVS tests steering, suspension, horn, wipers, window glazing, lights, direction signals, red rear lights, mirrors, brakes and hazard signals and the catalytic converter.

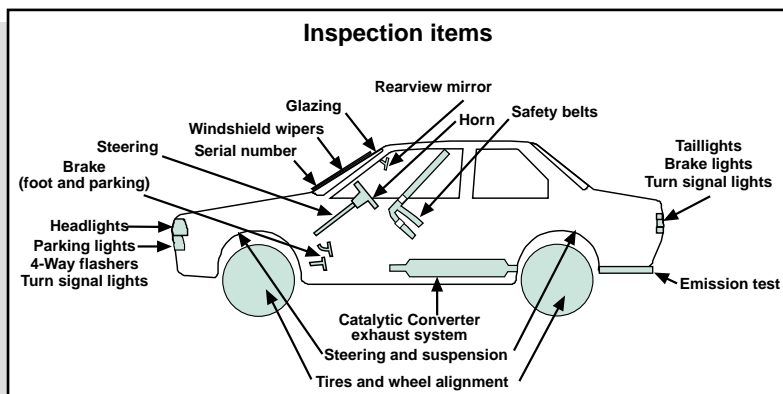
To meet federal Clean Air Act standards MVS inspects the vehicle's emissions by a licensed inspector.

The test uses a dynamometer that allows the car to accelerate and the tires to spin without the vehicle actually moving. The inspector then tests the emissions with a probe as s/he accelerates the engine to 15 mph. A computer analyzes the emissions to reflect the car's make and model.

For your own safety, check the condition of your vehicle between inspections and before long trips.

## Inspection test results

If you pass the test, you'll receive a sticker (see p. 105). However, if your vehicle fails the test, you will have until the end of the month following the



month when inspection was originally due to make the necessary repairs and have it reinspected at a state or private inspection facility that's licensed to do inspections, reinspections, safety repairs or full service repairs, depending on your vehicle's problem.

For vehicle safety repairs you may choose a mechanic or do them yourself. For emissions repairs, you must choose a license emissions repair facility.

**Note:** If a private state-licensed garage is licensed to only do inspections, the facility cannot make emissions repairs.

## Exemptions

Inspections are not required for certain vehicles such as historic and collector cars.

- Historic vehicles at least 25 years old, used only for exhibition purposes or manufactured before 1945, require a special registration and a QQ plate displayed on the rear of the vehicle.
- Collector cars display two standard license plates, have a triangular decal on the front left windshield that are valid for two years. The owners must provide proof of miles driven annually (3,000 miles or less) and special insurance (limited use collector vehicle) and renew this status every two years, or if owners change.

## Insurance

An owner of a vehicle registered in New Jersey must purchase these types of mandatory insurance.

- **Liability insurance** pays others for damages that you cause if you are responsible for an accident. It does not cover medical expenses.
- **Personal injury protection (PIP)** pays medical expenses if you or other persons covered under your policy are injured in an automobile accident. Often called *No Fault coverage*, it pays your medical expenses if you were or were not at fault.
- **Uninsured motorist coverage** protects you if you are in an accident with someone who lacks the minimum level of insurance required by law.

Check the Department of Banking and Insurance Web site at [www.njdobi.org](http://www.njdobi.org) to review the many insurance coverage choices, or contact your insurance company.

Your insurance company must give you a New Jersey Insurance Identification Card for each vehicle under the policy. Keep the card in the vehicle. Show it before inspection, when involved in an accident, when stopped for a traffic violation, and when police officers stop you in a spot check. If you are injured in an automobile accident, your medical provider may request your identification card for insurance company contact information.

**Note:** If you do not have an insurance card with you when driving, the maximum fine is \$100. Driving an uninsured vehicle is against the law. For a first offense, the minimum fine is \$300; maximum \$1,000, a term of community service decided by the court, a one-year license suspension and a yearly surcharge of \$250 for three years (total, \$750). To restore your license, you must pay a \$50 fee. Penalties for subsequent offenses of driving an uninsured vehicle include a maximum fine of \$5,000, 14 days in jail, 30 days of community service and a two-year driving privilege suspension.

## **Insurance fraud**

The Office of Insurance Fraud Prosecutor (OIFP) in the Division of Criminal Justice aggressively investigates and prosecutes individuals who engage in insurance fraud. If a person commits insurance fraud by providing false information to an insurance company while making a claim or submitting an insurance application, the OIFP can file criminal charges that can result in incarceration. It may also impose civil fines up to \$15,000 for each violation. In addition, a person convicted of insurance fraud could lose his or her driver license.

Because fraud increases the cost of insurance for all New Jersey drivers, you can help the OIFP and report fraud when you access the Web site at [www.njinsurancefraud.org](http://www.njinsurancefraud.org) and click on "Report Fraud" or call (877) 55-FRAUD (877-553-7283). All tips are kept strictly anonymous and confidential.